Case 16-19624 Doc 1	Filed 06/15/16	Entered 06/15/16 13:04:24	Desc Main
Fill in this information to identify your case:		age 1 of 71	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Untryn First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Johnson Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>0219</u>	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Untryn Case 16-19624 Doc 1 Filed 06/445/46 Entered 06/45/16/18/04:24 Desc Main Debtor 1 Page 2 of 71 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 8242 S Langley Ave Number Street Number Street 60619 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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First Name Document Plate Page 3 of 71

7. The chapter of the Bankruptcy Code you are choosing to file under	B2010)). Also, go to the top of page) for Individuals Filing for Bankruptcy (Form
8. How you will pay the fee	court for more details ab pay with cash, cashier's behalf, your attorney ma I need to pay the fee in Individuals to Pay Your F I request that my fee be law, a judge may, but is a 150% of the official pove installments). If you cho	cout how you may pay. Type check, or money order by pay with a credit card or installments. If you chooseling Fee in Installments (Office waived (You may request not required to, waive you erty line that applies to you	bically, if you a lf your attorney check with a pose this option, fficial Form 103 at this option or fee, and may ur family size a fill out the Apple	sign and attach the Application for
9. Have you filed for bankruptcy within the last 8 years?	✓ No. ☐ Yes. District ☐ District ☐ District	When When	MM/DD/YYYY MM/DD/YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	District	When	MM/DD/YYYY MM/DD/YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	No. Go to line 12.	ned an eviction judgment against yo Statement About an Eviction Judgi by petition.		

Untryn Case 16-19624 Doc 1 Filed 06/445/46 Entered 06/45/16/18:04:24 Desc Main Debtor 1 Page 4 of 71 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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t Name Middle Name

Document F

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 71 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Untryn Johnson Signature of Debtor 2 Signature of Debtor 1 Executed on 6/15/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Doc 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

I have no knowledge after an inquir rrect.	ry that the inform	nation in the schedules	filed with the petition is
_/s/ Jason Diaz Signature of Attorney for Debtor		Date <u>6/15/2016</u> MM / DD / YYY	<u>Y</u>
Jason Diaz Printed name			
Semrad Law Firm Firm name			
11101 S. Western Avenue Street			
-			
Chicago City	Illinois State		60643 Zip Code
Contact phone		Email address	jdiaz@semradlaw.com
Bar number		Illinois State	

Case 16-19624 <u>Doc 1 Filed 06/15/16 Entered 06/1</u>5/16 13:04:24 Desc Main Fill in this information to identify your case: Debtor 1 Untryn Johnson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$720.00 1b. Copy line 62, Total personal property, from Schedule A/B \$720.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$5,643.52 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$49.742.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$55,385.52 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,450,00 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,200.00

Filed 06/15/16 Entered 06/15/16 1/23/04:24 Desc Main Untryn Case 16-19624 Doc 1 Debtor 1 Page 9 of 71 Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$148.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F
----	---

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$25,613.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$25,613.00

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Fill in this i	nformation to identify your case:			J		
Debtor 1	Untryn		Johns	son		
	First Name	Middle	Name Last i	Name		
Debtor 2 (Spouse, if	filing) First Name	Middle	Name Last i	Name		
United Sta	tes Bankruptcy Court for the:	Northern	District of I			
Case num (If known)	ber		(State)		
Officia	I Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
esponsibl vrite your i Part 1:	where you think it fits best. Be the for supplying correct information and case number (if known bescribe Each Residence own or have any legal or equivalence to Part 2	nation. If more sown). Answer even	pace is needed, attach ery question. Land, or Other Rea	a separate sheet to this form	n. On the top of	any additional pages,
1.1	Yes. Where is the property?		What is the property Single-family home			ecured claims or exemptions. Put hy secured claims on Schedule D:
1.1	Street address, if available, or o	ther description	Duplex or multi-un		Creditors Who	Have Claims Secured by Property.
			Condominium or c	· ·	Current value	
			Manufactured or m	nobile home	entire property	/? portion you own?
	·		Land		•	
	Number Street		Investment propert	у		ature of your ownership as fee simple, tenancy by
	City State	Zip Code	- Timeshare Other		the entireties,	or a life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debt At least one of the Other information yo	debtors and another bu wish to add about this iter	(see instru	nis is community property uctions)
14	and a second there are a list by		property identification	on number:		
1.2	who or have more than one, list he Street address, if available, or o		What is the property Single-family home	e it building	the amount of ar	ecured claims or exemptions. Put ny secured claims on <i>Schedule D:</i> Have Claims Secured by Property. of the Current value of the
			Condominium or c Manufactured or m Land	•	entire property	
	Number Street City State	Zip Code	Investment propert Timeshare Other	y 	interest (such	ature of your ownership as fee simple, tenancy by or a life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check one. or 2 only debtors and another	Check if the chartest (see instru	nis is community property actions)

Other information you wish to add about this item, such as local property identification number:

1.3	First Name Middle Nam	e DecumberName Dece 11 of 71	6 ഷിഷ് Asi Desc Main
_	et address, if available, or other description	Documes name Page 11 of 71 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nun	nber Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item,	Check if this is community property (see instructions)
you ha		property identification number: for all of your entries from Part 1, including any entries f here	
Oo you ov ou own th	wn, lease, or have legal or equitable interest at someone else drives. If you lease a vehicle ans, trucks, tractors, sport utility vehicles, mot	est in any vehicles, whether they are registered or not? In e, also report it on Schedule G: Executory Contracts and Unex corcycles	
_	Make Model:	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put
	Year: Approximate mileage: Other information:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? ———————————————————————————————————

tor 1	Untryn Case 16-19624 Doc 1	<u>Filed 06/145/16 Entered 06/145/14</u>	60/161k×36×40/4. <u>24 Des</u>	C Main		
	First Name Middle Name	Document Page 12 of 71				
3.3	Make	Who has an interest in the property? Check	Do not deduct secured of	laims or exemptions. Put		
	Model:	one.	•	ed claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see				
		instructions)				
3.4	Make	Who has an interest in the property? Check	Do not deduct secured of	laims or exemptions. Put		
	Model:		the amount of any secure	the amount of any secured claims on Schedule Da		
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see				
Exa		instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories				
Exa	mples: Boats, trailers, motors, personal wateror. No Yes Make	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check	Do not deduct secured c	laims or exemptions. Put		
Exa	mples: Boats, trailers, motors, personal wateror No Yes Make Model:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure	ed claims on Schedule D:		
Exa	mples: Boats, trailers, motors, personal wateror No Yes Make Model: Year:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure	•		
Exa	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: aims Secured by Property Current value of the		
Exa	mples: Boats, trailers, motors, personal wateror No Yes Make Model: Year:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: aims Secured by Property		
Exa	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: aims Secured by Property Current value of the		
Exa	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: aims Secured by Property Current value of the		
4.1	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage: Other information:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the de	ed claims on Schedule D: hims Secured by Property Current value of the portion you own? laims or exemptions. Put		
4.1	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: aims Secured by Property Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:		
4.1	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Year: Make Model: Year:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: aims Secured by Property Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:		
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4.1	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Year: Make Model: Year:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: aims Secured by Property Current value of the portion you own? laims or exemptions. Put ed claims on Schedule D: aims Secured by Property		
4.1	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property Current value of the portion you own? laims or exemptions. Put ed claims on Schedule D: aims Secured by Property Current value of the		
4.1	mples: Boats, trailers, motors, personal wateror. No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	instructions) ther recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property Current value of the portion you own? laims or exemptions. Put ed claims on Schedule D: aims Secured by Property Current value of the		

Debtor 1 Untryn Case 16-19624 Doc 1 Filed 06/45/466 Entered 06/45/466 (Au3:04:24 Desc Main First Name Document Plane Page 13 of 71

Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
□ No	
Yes. Describe misc household goods	\$250.00
	φ230.00
7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; musi	ic
□ No	
Yes. Describe misc electronics	\$200.00
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
✓ No	
Yes. Describe	
9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoe and kayaks; carpentry tools; musical instruments	es
▼ No	
Yes. Describe	
Too. Bookings	
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No	
<u> </u>	
Yes. Describe	
11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No	
Yes. Describe misc clothes	\$150.00
	<u>\$150.00</u>
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
✓ No	
Yes. Describe	
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
✓ No	
Yes. Describe	
14. Any other personal and household items you did not already list, including any health aids you did no	t liet
14. Any other personal and nousehold items you did not already list, including any health aids you did no	t not
Yes. Describe	
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attach	ed
for Part 3. Write that number here	\$600.00

Debtor 1 Untryn Case 16-19624 Doc 1 Filed 06/16/16/16 Entered 06/16/16/16 (163:04:24 Desc Main

First Name Docume Name Docume Page 14 of 71

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: \$120.00 chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	First Name		
20.		Middle Name Document Page 15 of 71 porate bonds and other negotiable and non-negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.	
		nents are those you cannot transfer to someone by signing or delivering them.	
	✓ No		
	Yes. Give specific		
	information about	Issuer name:	
	them		
21.	Retirement or pension Examples: Interests in IR	on accounts IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	✓ No		
	Yes. List each	Type of account: Institution name:	
	account separately.	401(k) or similar plan:	
		Pension plan:	
		IRA:	
		Retirement account:	
		Keogh:	
		Additional account:	
		Additional account:	
22.		d prepayments d deposits you have made so that you may continue service or use from a company s with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	companies, or others		
	✓ No	Institution name:	
	Yes	Electric:	
		Gas:	
		Heating oil:	
		Security deposit on rental unit:	
		Prepaid rent:	
		Telephone:	
		Water:	
		Rented furniture:	
		Other:	
23.		for a periodic payment of money to you, either for life or for a number of years)	
	✓ No	Issuer name and description:	
	Yes		

Debte	or 1	Untryn Ca First Name	<u>ase 1</u>	6-19624	Doc 1		06/145/16	Entered (Page 16 o	06/15/16 /16/163:04: <u>24</u> f71	Desc M	<u>lain</u>
24.				ition IRA, in a , 529A(b), and		a qualified	d ABLE progra	m, or under a qu	ualified state tuition progran	1.	
		No Yes	Institutio	on name and d	escription. Sep	parately file	the records of a	ny interests.11 U.	S.C. § 521(c):		
25.	exe	sts, equita rcisable fo No Yes. Desc	or your b		ts in property	(other tha	an anything lis	ted in line 1), an	d rights or powers		
26.	Еха	ents, copy	rights, ternet dom				intellectual pro yalties and licens	operty sing agreements			
27.	Еха		lding per		eneral intangil e licenses, coo		ssociation holdin	gs, liquor license	s, professional licenses		
Mon	iey (or prope	erty ow	ved to you'	?					portior Do not de	t value of the n you own? educt secured exemptions.
28.	✓	Yes. Give s abou you a	specific in t them, ir already fil		er				Federal: State: Local:		
	Exan	ily suppo i <i>nples:</i> Past No		ump sum alimo	ny, spousal su	oport, child	support, mainte	nance, divorce se	ttlement, property settlement		
	Ħ		specific ir	nformation					Alimony: Maintenance: Support: Divorce settleme Property settleme		
	Exan	<i>nples:</i> Unpa	aid wage ial Secur	-			-	pay, vacation pay,	workers' compensation,		

Deb	tor 1	Untryn Case 16 First Name	6-19624	Doc 1 Middle Name	Filed 06/115/16 Document	Entered 06/4/5/n Page 17 of 71	16/123i04: <u>24</u>	Desc	: Main
31.		rests in insurance mples: Health, disabi		rance; health		credit, homeowner's, or rente	r's insurance		
		No Yes. Name the insur of each policy and lis		,	Company name:		Beneficiary:		Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive		
33.	_		arties, whethe	er or not you	ı have filed a lawsuit or ı	nade a demand for payme	nt		
	✓	mples: Accidents, em No Yes. Describe	nployment disp	outes, insuran	nce claims, or rights to sue				
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including co	ounterclaims of the debtor	and rights		
	✓	No Yes. Describe							
35.		financial assets yo	u did not alre	ady list					
		No Yes. Describe							
36.			-			ries for pages you have att			\$120.00
Part	5:	Describe Any B	Business-R	elated Pro	operty You Own or F	lave an Interest In. Li	st any real estate	e in Pa	ırt 1.
37.	Do y	ou own or have ar	ıy legal or eqi	uitable intere	est in any business-relat	ed property?			
		No. Go to Part 6. Yes. Go to line 38.						port Do r	rent value of the ion you own? not deduct secured claims cemptions
38.		ounts receivable or	commission	s you alread	ly earned			2. 3/	
		No Yes. Describe							
39.		ce equipment, furn mples: Business-rela			nodems, printers, copiers, f	ax machines, rugs, telephone	es, desks, chairs, elect	ronic de	vices
		No Yes. Describe							
	_								

		Untryn Case 16 First Name		Middle Name	Filed 06/15/16 Document	Entered 06/45/11 Page 18 of 71	166/11183i∙04: <u>24 D</u>	esc Main	_
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	✓	No							
		Yes. Describe							_
41.	Inve	ntory							
	V	No							
		Yes. Describe] -	_
42.	Inter	rests in partnershi	ps or joint ve	entures					
	V	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
	1	them							
				•					
43. C	Custo	mer lists, mailing	lists. or othe	r compilatio	ns				
	7	_	•	•					
	=		clude personal	llv identifiable	information (as defined in	11 U.S.C. § 101(41A))?			
		_		,	(
		∐ No							
		Yes. Descr	ibe						
44.	Any	business-related p	roperty you	did not alread	dy list				
		No							
	=	Yes. Give specific		•					
		information		-					
				•					
				•					
									-
			•			for pages you have attacl			
Part	6:	Describe Any F f you own or have an	arm- and (Commerciand, list it in	al Fishing-Related P	roperty You Own or I	lave an Interest In	1.	_
46.						nercial fishing-related prop	ertv?		_
	_	No. Go to Part 7.	5 5 5 5 5		•	3 · · · · · · · · ·	-	Current value of the	
	Ħ	Yes. Go to line 47.						portion you own?	
	ш	700. G 0 to m10 17.						Do not deduct secured claims	
								or exemptions	
47.		n animals <i>mples:</i> Livestock, pou	ıltrı farm raia	ad fich					
			anry, rattit-talS6	5U 11911					
		No						1	
	Ш	Yes. Describe							_

		<u>IVIAII I</u>
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s. and tools of trade		
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ot already list		
any entries for pages vo	ou have attached	
wast in That Yau Di	d Net List Above	
	1 NOT LIST ADOVE	
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number here	▶	
	L	
	>	
\$600.00		
-		
\$120.00		
\$720.00	Copy personal property total	+ \$720.00
	Copy porcental property total P	
		\$720.00
	s, and tools of trade of already list any entries for pages yoursest in That You Dio st? second of trade second of trade second of trade of already list any entries for pages yoursest in That You Dio st?	s, and tools of trade any entries for pages you have attached rest in That You Did Not List Above st? sequence of trade

	in this inform	Case 16-19624	Doc 1 Filed 06/	15/16 Entered 06/1	5/16 13:04:24	Desc Main
	otor 1	Untryn	Middle News	Johnson Lost Name		
	otor 2 ouse, if filing)	First Name	Middle Name Middle Name	Last Name Last Name		
				istrict of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			1	Check if this is a amended filing
		-	erty You Claim	as Exempt		12/1
the for is to exercise exercise exercise properties to the following terms of the following	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	additional pages, write n of property you clai pecific dollar amount to the amount of any in benefits, and tax-e 100% of fair market we etermined to exceed to ify the Property You Co	m as exempt, you must as exempt. Alternative applicable statutory exempt retirement functional and that amount, your executain as Exempt iming? Check one only, ever onbankruptcy exemptions. 11	umber (if known). Ist specify the amount of ely, you may claim the full imit. Some exemptions ds—may be unlimited in limits the exemption to mption would be limited in if your spouse is filing with you.	the exemption you ull fair market value —such as those for dollar amount. How a particular dollar a to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
2.	_		- ,,,,	mpt, fill in the information belo	ow.	
		ription of the property and ale A/B that lists this prope		Amount of the exemption you Check only one box for each ex	·	cific laws that allow exemption
	Brief description	misc clothes	\$150.00	✓		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>11</u>		\$150.00 100% of fair market value, upplicable statutory limit		
	Brief description	misc household goo	ds \$250.00			735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: 06		\$250.00 100% of fair market value, u applicable statutory limit	-	
3.	(Subject to	adjustment on 4/01/19 and e		? s filed on or after the date of adjust 1,215 days before you filed this o	,	

Debtor 1 Untryn Case 16-19624 Doc 1 Filed 06/15/166 Entered 06/15/166 (il.3:04:24 Desc Main

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Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$200.00 **✓** misc electronics description: \$200.00 Line from 100% of fair market value, up to any Schedule A/B: 07 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$120.00 \checkmark description: chase \$120.00 Line from 100% of fair market value, up to any Schedule A/B: 17 applicable statutory limit

Fill in	this informa	Case 16-19624 tion to identify your case:		ed 06/15/16	Entered 06/1,5/	16 13:04:24	Desc Main	
Debte		Untryn First Name	Middle Nan	Johns ne Last N				
Debte	or 2							
(Spot	use, ii iiiing)	First Name	Middle Nan	ne Last N	lame			
Unite	d States Ba	nkruptcy Court for the:	Northern	District of II	linois State)			
Case (If knd	number own)			(1				
Off	icial F	orm 106D						eck if this is ar ended filing
Sc	hedul	e D: Credit	ors Who I	lave Clair	ns Secured	by Proper	rty	12/15
corre	ect inforn	nation. If more spa	ce is needed, co	py the Addition	e are filing together al Page, fill it out, r case number (if kno	number the entri	•	
1.	✓ No. Ch	ditors have claims secu eck this box and submit th I in all of the information b	nis form to the court wi		es. You have nothing else t	o report on this form.		
Part '	1: List A	II Secured Claims						
C	claim. If mor	red claims. If a creditor he than one creditor has a the claims in alphabetica	particular claim, list th	e other creditors in P		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

	Case 16-19624	Doc 1	Filed 06/15/16	Entered 06	<mark>/1</mark> 5/16 13:04:24	Desc	Main	
Fill in this inform	nation to identify your case:			Lugo Lo o	_			
Debtor 1	Untryn	N 45 1 11 11 -	Johns					
Debtor 2	First Name	Middle	Name Last N	ıame				
(Spouse, if filing	First Name	Middle	Name Last N	lame				
United States B	ankruptcy Court for the:	Northern	District of II	linois State)				
Case number (If known)			(1					
Official F	orm 106E/F					Chec	k if this is an	amended filing
Schedu	ıle E/F: Cred	litors W	/ho Have U	nsecure	d Claims			12/15
party to any exe 106A/B) and on are listed in Scl the boxes on th	and accurate as possible cutory contracts or unex Schedule G: Executory Condule D: Creditors Who is left. Attach the Continu All of Your PRIORITY	oired leases tha Contracts and U Hold Claims Se ation Page to t	at could result in a claim Inexpired Leases (Offici Incured by Property. If me his page. On the top of	. Also list executor al Form 106G). Do ore space is neede	ry contracts on <i>Schedu</i> not include any credito ed, copy the Part you n	le A/B: Proports with particle ed, fill it out	erty (Officia ally secured t, number th	al Form d claims that ne entries in
1. Do any cr	editors have priority unse	cured claims a	gainst you?					
☐ No. G ✓ Yes.	So to Part 2.							
identify wh possible, li Part 1. If m	your priority unsecured c at type of claim it is. If a clain st the claims in alphabetical nore than one creditor holds planation of each type of cla	n has both priorit order according a particular clair	y and nonpriority amounts to the creditor's name. If y n, list the other creditors i	s, list that claim here you have more than n Part 3.	and show both priority an	d nonpriority a	amounts. As	much as
(FOI GIT OX	plantation of odom type of old	, 555 4.15 11.154		mondoner beendar		Total claim	Priority amount	Nonpriority amount
2.1 IL DEPT O	F HEALTHCARE		Last 4 digits of a	occupt number	7031	\$0.00	\$0.00	\$0.00
	editor's Name Grand Ave E		When was the d		9/1/2001			
Number	Street			_				
-				u file, the claim is:	Check all that apply.			
Springfield		62704	Contingent					
City Who incu	State rred the debt? Check one.	Zip Code	Unliquidated					
✓ Debtor			Disputed					
Debtor	2 only		Type of PRIORIT	Y unsecured claim):			
Debtor	1 and Debtor 2 only		Domestic sup	port obligations				
	t one of the debtors and and	ther		•	owe the government			
=	if this claim relates to a			ath or personal injury	y while you were			
	m subject to offset?	onlinumly deb	t intoxicated	Other Add all othe	er nonpriority unsecured			
✓ No	in subject to enset:		Other. Specify		laims			
Yes								
	F HEALTHCARE					\$5,643.52	\$0.00	\$5,643.52
Priority Cre	editor's Name		_	ccount number		φο,ο 10.02	Ψ0.00	φο,ο 10.02
100 South (Number	Grand Ave E Street		When was the d	ebt incurred?	<u>n/a</u>			
	-		As of the date yo	u file, the claim is:	Check all that apply.			
Springfield	Illinois	62704	Contingent					
City	State	Zip Code	Unliquidated					
	rred the debt? Check one. · 1 only		Disputed					
Debtor	•		Type of PRIORIT	Y unsecured claim	ı:			
	•		Domestic sup	port obligations				
	1 and Debtor 2 only	thor	Taxes and cer	tain other debts you	owe the government			
	t one of the debtors and and		Claims for dea	ath or personal injury				
	if this claim relates to a	ommunity deb	t intoxicated		•			
	m subject to offset?		✓ Other. Specify	/ Gale	e Wales			
✓ No								
Yes								

Filed 06/115/16 Entered 06/115/116 /12:04:24 Desc Main Doc 1 Untryn Case 16-19624 Debtor 1 Documernt Page 24 of 71 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 American Financial Choice \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 1525 E. 53rd St When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60615 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify payday loan **✓** No Yes 4.2 ATG CREDIT \$40.00 1358 Last 4 digits of account number Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 When was the debt incurred? 9/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60622 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Is the claim subject to offset? **✓** No Other. Specify Yes 4.3 check into Cash \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 1637 S. Cicero When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cicero Illinois 60804 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ Is the claim subject to offset? **✓** No

Yes

		uanon rago	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Parking Nonpriority Creditor's Name	— Last 4 digits of account number	\$2,000.00
	121 N. LaŚalle St # 107A	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Chicago Illinoia COCCO	Contingent	
	Chicago Illinois 60602 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify parking tickets	
	✓ No		
	Yes		
4.5	ComEd	— Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	Oakbrook Terrace Illinois 60181 City State Zip Code		
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loansObligations arising out of a separation agreement or divorce that	
	Debtor 1 and Debtor 2 only	you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify light	
	Is the claim subject to offset?		
	Yes		
4.6	CREDIT ACCEPTANCE		Ф0 000 00
4.6	Nonpriority Creditor's Name	Last 4 digits of account number 4699	\$8,909.00
	PO BOX 513 Number Street	When was the debt incurred? 8/1/2012	
	Trumber Street	As of the date you file, the claim is: Check all that apply.	
	Southfield Michigan 48037	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 036 Automobile	
	✓ No		
	Yes		

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First Name Document Page 26 of 71

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

ı aıı	2. Tour NONFRIORITT Onsecured Claims - Continu	dation i age	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT COLL Nonpriority Creditor's Name	Last 4 digits of account number0463	\$285.00
	Po Box 9136	When was the debt incurred? 4/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Needham Heights Massachusetts 02494 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL	
	Is the claim subject to offset?	CREDITOR: 06 PROGRESSIVE	
	Yes	Other. Specify INSURANCE COMPANY	
4.8	GLA COLLECTION CO INC		\$100.00
1.0	Nonpriority Creditor's Name	— Last 4 digits of account number 3187	Ψ100.00
	2630 GLEESON LN Number Street	When was the debt incurred? 8/1/2010	
		As of the date you file, the claim is: Check all that apply.	
	LOUISVILLE Kentucky 40299	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL	
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	Yes		
4.9	JEFFERSON CAPITAL SYST Nonpriority Creditor's Name	Last 4 digits of account number 7003	\$517.00
	16 MCLELAND RD	When was the debt incurred? 4/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAINT CLOUD Minnesota 56303 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify 001 UnknownLoanType	
	Is the claim subject to offset?	✓ Other. Specify 001 UnknownLoanType	
	Yes		

	After listing any entries	on this page, nun	nber them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	MEDICREDIT, INC			Last 4 digits of account number 3410	\$40.00
	Nonpriority Creditor's Na PO BOX 1629	ıme		When was the debt incurred? 8/1/2015	
	Number Street				
				As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	☐ Contingent	
	HEIGHTS City	State	Zip Code	Unliquidated	
	Who incurred the debt		Zip code	☐ Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the de	btors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim	relates to a comm	unity debt	001 Collection; Collecting for ORIGINAL	
	Is the claim subject to	offset?		CREDITOR: MEDICAL PAYMENT	
	✓ No			Other. Specify DATA	
	Yes				
4.11	NATIONWIDE CREDIT			Last 4 digits of account number	\$354.00
	Nonpriority Creditor's Na 815 COMMERCE DR ST			When was the debt incurred? n/a	
	Number Street				
				As of the date you file, the claim is: Check all that apply. Contingent	
	OAK BROOK	Illinois	60523		
	City Who incurred the debt	State	Zip Code	Unliquidated	
	Debtor 1 only	er Check one.		Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor	2 only		Student loans	
	At least one of the de	btors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim	relates to a comm	unity deht	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to		unity dobt	Other. Specify past due	
	No	0.110011		<u> </u>	
	Yes				
4 12	Pangea Real Estate				\$6,650.00
7.12	Nonpriority Creditor's Na	ime		Last 4 digits of account number	φ0,030.00
	PO BOX 809009 Number Street			When was the debt incurred?n/a	
	Turnson Chook			As of the date you file, the claim is: Check all that apply.	
	Chicago	Illinaia	60680	Contingent	
	Chicago City	Illinois State	Zip Code	Unliquidated	
	Who incurred the debt	t? Check one.	·	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor	•		Obligations arising out of a separation agreement or divorce that	
	At least one of the de	btors and another		you did not report as priority claims	
	Check if this claim	relates to a comm	unity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to	offset?		Other. Specify broken lease contract	
	✓ No				
	Yes				

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First Name Middle Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page 1	ıge
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	After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.13	Peoples Gas	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 200 E. Randolph	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinoia 00004	Unliquidated	
	ChicagoIllinois60601CityStateZip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	<u> </u>	Debts to pension or profit-sharing plans, and other similar debts	
	L Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify gas bill	
	No		
	☐ Yes		
4.14	PLS Financial Services, Inc.		\$500.00
	Nonpriority Creditor's Name	Last 4 digits of account number	φοσοίου
	One South Wacker Drive, 36th Floor Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60606	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No	<u> </u>	
	Yes		
4.15	SNOW & SAUER	Last 4 digits of account number 9223	\$100.00
	Nonpriority Creditor's Name 203 E BERRY ST		<u> </u>
	Number Street	When was the debt incurred? 12/1/2010	
		As of the date you file, the claim is: Check all that apply.	
	FORT WAYNE Indiana 46802	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify CRÉDITOR: MEDICAL	
	Yes		

	ofter listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.16	Sprint PCS	— Last 4 digits of account number	\$400.00		
	Nonpriority Creditor's Name PO Box 1769	Last 4 digits of account number When was the debt incurred? n/a			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Newark New Jersey 07101	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify past due			
	No	<u> </u>			
	Yes				
4.17	STELLAR RECOVERY INC		\$334.00		
	Nonpriority Creditor's Name	Last 4 digits of account number 5051	Ψ00-1.00		
	4500 Salisbury Rd Ste 10 Number Street	When was the debt incurred? 6/1/2014			
		As of the date you file, the claim is: Check all that apply.			
	Jacksonville Florida 32216	Contingent			
	Jacksonville Florida 32216 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify CREDITOR: COMCAST			
	<u>✓</u> No	Other. Specify CINEDITION. COMICAST			
	Yes				
4.18	U S DEPT OF ED/GSL/ATL	- Last 4 digits of account number 4124	\$9,909.00		
	Nonpriority Creditor's Name PO BOX 2287	When was the debt incurred? 10/1/1999			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	ATLANTA Georgia 30301				
	City State Zip Code Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	No				
	□ Ves				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

ı aıt	101 NONFRIORT F Offsecured Claims - Continuation Fage						
	After listing any entries on this page, number them beginning	Total claim					
4.19		Last 4 digits of account number 0063	\$6,032.00				
	Nonpriority Creditor's Name PO BOX 2287	When was the debt incurred?					
	Number Street	<u> </u>					
		As of the date you file, the claim is: Check all that apply. Contingent					
	ATLANTA Georgia 30301						
	City State Zip Code Who incurred the debt? Check one.	Unliquidated					
	Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	✓ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify					
	No						
	Yes						
4.20	U S DEPT OF ED/GSL/ATL		\$5,283.00				
1.20	Nonpriority Creditor's Name	— Last 4 digits of account number 7491	Ψ0,200.00				
	PO BOX 2287 Number Street	When was the debt incurred? 5/1/2011					
		As of the date you file, the claim is: Check all that apply.					
	ATLANTA Georgia 30301	Contingent					
	ATLANTA Georgia 30301 City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that					
	At least one of the debtors and another	you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify					
	✓ No						
	Yes						
4.21	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name	- Last 4 digits of account number 3614	\$4,389.00				
	PO BOX 2287	When was the debt incurred? 5/1/2011					
	Number Street	As of the date you file the claim is. Check all that apply					
		As of the date you file, the claim is: Check all that apply. Contingent					
	ATLANTA Georgia 30301						
	City State Zip Code Who incurred the debt? Check one.	Unliquidated					
	Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	✓ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify					
	No						
	Yes						

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First Name Middle Name

Part 2: Your NONPR	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any en	tries on this page, nu	mber them beginnin	ng with 4.5, followed by 4.6, and so forth.	Total claim				
4.22 VERIZON WIRELESS Nonpriority Creditor's Name PO BOX 4002 Number Street			Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.	\$600.00				
불	ebtor 2 only ne debtors and another aim relates to a comr	30101 Zip Code nunity debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify cell phone					

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Part 4: Add the Amounts for Each Type of Unsecured Claim

 Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. 							
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.6e. Total. Add lines 6a through 6d.		\$5,643.52				
			\$5,643.52				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$25,613.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$24,129.00				
	6j. Total. Add lines 6f through 6i.	6j.	\$49,742.00				

					_
Fill in this inform	Case 16-1962 mation to identify your case		6/15/16 Entered	06/15/16 13:04:24	Desc Main
Debtor 1	Untryn		Johnson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name	 -	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106G				Check if this is a amended filing
		ory Contracts a	and Unexpire	d Leases	12/1
	d, copy the additional p				ing correct information. If more onal pages, write your name and
1. Do you h	ave any executory	contracts or unexpired	leases?		
No. Che	eck this box and file this for	rm with the court with your other	schedules. You have nothin	ng else to report on this form.	
✓ Yes. Fill	I in all of the information be	elow even if the contracts or lea	ses are listed on Schedule A	A/B: Property (Official Form 106A	√B).
				state what each contract or le camples of executory contracts an	
Perso	n or company with whor	n you have the contract or le	ase	State what the contrac	t or lease is for
2.1 <u>Uber</u> Name				Auto Lease, Other, car lease	

1000 Right Here Number

Kennesaw City Street

Georgia State 30152 Zip Code

		Case 16-1962	4 Doc 1 Filed 0	6/15/16 Entered	06/15/16 12:04:24	Desc Main
Fill i	n this inform	ation to identify your case		o/1://fo Filered	00/1.5/10 15.04.24	Desc Main
Deb	otor 1	Untryn	24:11.21	Johnson		
Deb	otor 2	First Name	Middle Name	Last Name		
(Spo	ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	e number nown)			(State)		
		orm 106H				Check if this is a amended filing
		e H: Your Co	odebtors			12/1
every	v question. Do you hav No Yes	re any codebtors? (If yo	ou are filing a joint case, do no	t list either spouse as a codebto	or.)	ase number (if known). Answer ies include Arizona, California, Idaho,
	Louisiana, N	levada, New Mexico, Pue o to line 3. id your spouse, former sp	erto Rico, Texas, Washington, pouse, or legal equivalent live v	and Wisconsin.)		
	Y	es. In which community s	state or territory did you live?	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
	as a codeb	tor only if that person i	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in thi	is information to identify	y your case:			5/16 13	:04:24	Desc Ma	ain	
	· · · · · · · · · · · · · · · · · · ·	Docai	•	5 55 61	7 -				
Debtor 1	Untryn		Johnson		.				
	First Name	Middle Name	Last Name			Check if this	is:		
Debtor 2	filing) First Name	Middle News	Loot Nove		.	An amen	ded filina		
opouse, ii	ming) First Name	Middle Name	Last Name			=	· ·		
Jnited Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)				ment showing s as of the folk		petition chapter 13 date:
Case numb If known)	ber		(Olaio)			MM / DD	O / YYYY		
	al Form 106l dule I: Your Inc	come							12/1
nformati ages, w	ion about your spouse	r spouse. If you are sep e. If more space is neede se number (if known). A ent	ed, attach a sep	oarate sh					
1.	Fill in your employment		Debtor 1			Debtor 2			
••	information.								
	If you have more than one	Employment status	☐ Employed✓ Not Employed			Employer Not Em			
	job, attach a separate page with	Occupation	Not Employed			Not Em	pioyeu		
	information about additional employers.	Employer's name							
	Include part time, seasonal,	Employer's address							
	or self-employed work.	, .,	Number Street			Number Stree	et		
	Occupation may include student								
	or homemaker, if it applies.								
			City	State	Zip Code	City	Sta	ate	Zip Code
		How long employed there?							
Estimate are separ If you or y	ated.	Monthly Income date you file this form. If you have than one employer, combine the		employers f			w. If you need		-
		ry, and commissions (before all loulate what the monthly wage wo			\$0.00				
	mate and list monthly overt		3.		+ \$0.00				

4. Calculate gross income. Add line 2 + line 3.

\$0.00

Untryn Case 16-19624 Doc 1 Filed 06/41/5/416 Entered @6/15/16 13:04:24 Desc Main Middle Name Documentame Page 36 of 71 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. + \$0.00 5h. Other deductions. Specify: 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$900.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$1,402.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income \$148.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,450.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,450.00 \$2,450.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,450.00 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-196	324 Doc 1 F	iled 06/15/16	Entered 06/15/	16 13:04:24	Desc Mair	1
Fill in this inform	ation to identify your c						
Debtor 1	Untryn		Johns	son			
	First Name	Middle Na	ime Last i	lame			
Debtor 2 (Spouse, if filing)	First Name	Middle Ne	ma last	lama	Check if this is:		
(Opouse, ii iiiiig	riist Name	Middle Na	ıme Last N	varrie	An amended fili	ng	
United States Ba	ankruptcy Court for the	: Northern	District of I	linois State)		howing post-petition the following date:	n chapter 13
Case number (If known)	-				MM / DD / YYY		
Official F	orm 106J				WINNI, DD, TTT		
	e J: Your E	Expenses					12/1
nformation. If m		d, attach another shee		er, both are equally resp top of any additional pa			per
1. Is this a joint	t case?						
✓ No. Go	to line 2						
Yes. Do	es Debtor 2 live in a	separate household?					
	N o						
_	Yes, Debtor 2 must	file Official Forms 106.I-	2. Expenses for Separa	ate Household of Debtor 2.			
 2. Do you have	<u> </u>	No	-,,,,,,,,,,				
Do not list De Debtor 2.		Yes. Fill out this information dependent		ent's relationship to or Debtor 2	Dependent's age 15 years	Does depend with you? No. Yes.	dent live
3. Do your exp		No					
expenses of than yourself and dependents	your	No Yes					
Part 2: Estim	nate Your Ongoir	ng Monthly Expens	ses				
•	f a date after the bar		•	y this form as a supplem chedule J, check the box	•	•	
		n-cash government as: d it on <i>Schedule I: You</i>				Yo	our expenses
	or home ownership e the ground or lot. 4.	expenses for your resid	lence. Include first mor	tgage payments and		4.	\$950.00
If not inclu	ded in line 4:						
4a. Real est	ate taxes					4a	\$0.00
4b. Property	, homeowner's, or rer	nter's insurance				4b.	\$0.00
4c. Home m	naintenance, repair, and	d upkeep expenses				4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Untryn Case 16-19624 Doc 1 Filed 06/115/166 Entered 06/115/116 (11/3/04:24 Desc Main

Document Page 38 of 71 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$50.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$50.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$148.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$20.00 9. 10. Personal care products and services \$20.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$100.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$118.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$744.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1	Untryn Case 16-19624 First Name	Doc 1	Filed 06/1/5/1/6 Document	<u>Entered</u> 06/4/5/1660 Page 39 of 71	143404: <u>24 Desc N</u>	<u>1ain</u>
21.Other	Specify:		Document	rage 39 01 / 1	21	\$0.00
	-					
22. Calc u	late your monthly expenses.					\$2,200.00
22a. A	dd lines 4 through 21.					\$0.00
22b. C	opy line 22 (monthly expenses for	Debtor 2), if ar	ny, from Official Form 106J	-2		\$2,200.00
22c. A	dd line 22a and 22b. The result is y	our monthly e	xpenses.		22.	
23. Calcu	ate your monthly net income.					
23a. C	opy line 12 (your combined monthl	ly income) fron	n Schedule I.		23a	\$2,450.00
23b. C	opy your monthly expenses from lin	ne 22 above.			23b	\$2,200.00
	ubtract your monthly expenses from		income.			\$250.00
	The result is your monthly net incon	me.			23c	
24. Do y o	u expect an increase or decreas	se in your exp	penses within the year af	ter you file this form?		
	xample, do you expect to finish pay					
✓ 1	lo					
	es					
	Explain here:					

page 3

		Case 16-1962	4 Doc 1 Filed (06/15/16 En	ntered 06/15/16 13:04:2	24 Doce Main
Fill	in this inform	nation to identify your case		76/1:3/16 F1	<u> </u>	24 Desciviani
Del	otor 1	Untryn		Johnson		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		
0		. ,		(State)		
	se number nown)					
Of	ficial F	Form 106De	<u>C</u>			Check if this is a amended filing
De	clarat	ion About a	n Individual De	ebtor's Scl	nedules	12/1
f tw	o married p	eople are filing togethe	er, both are equally respons	sible for supplying o	correct information.	
1519	, and 3571.	Below	eone who is NOT an attorne) years, or both. 18 U.S.C. §§ 152, 1341,
	✓ No					
	Yes. N	lame of person			kruptcy Petition Preparer's Notice, D Official Form 119).	eclaration, and
×	•	re true and correct.	e that I have read the summ	nary and schedules	filed with this declaration and	
	Signature o	f Debtor 1		5	Signature of Debtor 2	
	Date 6/15/2	2016 DD/YYYY		ו	Date MM/DD/YYYY	

Fill	in this info	Case 16-1962 rmation to identify your ca		Filed 06/15/16	Entered 06	15/16 13:04:24	Desc Main
	otor 1	Untryn		Johnso	n		
Deb	otor 2	First Name	Middle I	Name Last Na	ame		
(Sp	ouse, if fili	ng) First Name	Middle	Name Last Na	me		
Uni	ted States	Bankruptcy Court for the:	Northern	District of Illin	nois tate)		
	se number nown)			,			
Of	ficial	Form 107					Check if this is a amended filing
			cial Affairs	for Individua	als Filing	for Bankrup	tcv 12/1
Be a spac	s comple e is need	te and accurate as possed attach a separate sh	sible. If two married neet to this form. Or	people are filing togethe	er, both are equall Il pages, write you	y responsible for suppl	ying correct information. If more er (if known). Answer every question
1.	<u> </u>	is your current marital s		and where fou Liv	ed Belole		
•	<u></u> м	arried ot married	india.				
2.	During	g the last 3 years, have y	ou lived anywhere	other than where you live	now?		
	✓ No		u lived in the last 3 year	ars. Do not include where y	ou live now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as I	Debtor 1	Same as Debtor 1
	Nu	umber Street		- From	Number Stree	et .	From
	_			_ To			To
	Ci	ty State	Zip Code	_	City	State Zip (Code
					Same as I	Debtor 1	Same as Debtor 1
	Nı	ımber Street		- From	Number Stree	et	From
	_			_ To			To
	Ci	ty State	Zip Code	_	City	State Zip 0	 Code
3.				use or legal equivalent in Nevada, New Mexico, Pue			(Community property states and
		Make sure you fill out Sch	nedule H: Your Codeb	otors (Official Form 106H).			

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Page 42 of 71 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$5400.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: ✓ Operating a business Operating a business Wages, commissions, Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2

	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	ytd ss	\$8,415.00		
For last calendar year: (January 1 to December 31,	total ss	\$16,830.00		
For the calendar year before that: (January 1 to December 31,	total ss	\$16,830.00		

Debtor 1 Untryn Case 16-19624 Doc 1 Filed 06/45/46 Entered 06/45/46 (163:04:24 Desc Main

First Name Middle Name Document Page 43 of 71

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car

Number

City

Street

State

Zip Code

Credit card Loan repayment Suppliers or vendors

Other

Doc 1 Filed 06/45/46 Entered 06/45/46 42:04:24 Desc Main Debtor 1 Document Page 44 of 71 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Untryn Case 16-19624 First Name Doc 1

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No Yes. Fill in the deta	ils.						
		Natu	e of the case	Court or agency			Status of the case
Case title							Pending
				Court Name			On appeal
Case number				Number Street			Concluded
				City	tate	Zip Code	_
Case title							Pending
				Court Name			On appeal
Case number				Number Street			Concluded
				City S	tate	Zip Code	_
			Describe the pro	pperty		Date	Value of the property
Creditor's Name			Describe the pro	perty		Date	
Creditor's Name			Describe the pro			Date	
Creditor's Name			Explain what ha	ppened		Date	
			Explain what ha	ppened repossessed.		Date	
			Explain what ha	repossessed. foreclosed.		Date	
		Zip Code	Explain what hap Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or leviec			property
Number Street		Zip Code	Explain what ha	repossessed. foreclosed. garnished. attached, seized, or leviec		Date	
Number Street	State	Zip Code	Explain what hap Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or leviec			Property Value of the
Number Street City Creditor's Name	State	Zip Code	Explain what hap Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or leviec			Property Value of the
Number Street	State	Zip Code	Explain what hale Property was Property was Property was Property was Property was Explain what hale	repossessed. foreclosed. garnished. attached, seized, or levied			Property Value of the
Number Street City Creditor's Name	State	Zip Code	Explain what hale Property was Property was Property was Property was Property was Explain what hale	repossessed. foreclosed. garnished. attached, seized, or levied			Property Value of the
Number Street City Creditor's Name	State	Zip Code	Explain what hat Property was Property was Property was Property was Describe the pro Explain what hat Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or levied perty pened repossessed. foreclosed.			Property Value of the

Deb	tor 1	Untryn Case 16-19624 First Name		<u>d 06/45/46 Entered</u> 06/45/46 /43:04 cumeint Page 46 of 71	: <u>24 Desc</u>	Main
11.		nin 90 days before you filed fo ounts or refuse to make a payr No		creditor, including a bank or financial institution, set o	off any amounts fr	rom your
	H	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
				Ç		
		City State	Zip Code			
12.		iin 1 year before you filed for biver, a custodian, or another o		f your property in the possession of an assignee for the	ne benefit of credi	itors, a court-appointed
		No				
	Ħ	Yes				
_	_					
Part	5:	List Certain Gifts and Co	ontributions			
13.	Wit	thin 2 years before you filed fo	or bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No				
		Yes. Fill in the details for each	gift.			
		Gifts with a total value of mo per person	ore than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the 0	Gift			
		Number Street				
		City State	Zip Code			
			,			
		Person to Whom You Gave the 0	Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				

		FIRST Name	IVIIOC	nie ivame Do	ocument Page 47 of 71		
14.	With	nin 2 years before you	u filed for bank		give any gifts or contributions with a total value of mor	re than \$600 to an	y charity?
		No Yes. Fill in the details f	for each gift or o	contribution.			
	_	Gifts with a total value per person	_		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
D		•	State	Zip Code			
Part 15.		ist Certain Loss		uptcy or since vo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster. or
	gam	bling?		. , ,	, , , , ,	, ,	,
		No Yes. Fill in the details.					
		Describe the propert how the loss occurred		I	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
				_			
Part		ist Certain Paym					
16.	seek	ing bankruptcy or pre	eparing a banl	kruptcy petition?	anyone else acting on your behalf pay or transfer any counseling agencies for services required in your bankrupto		ie you consulted about
		No					
	✓	Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Attorney's Fee - 500.00	6/15/2016	\$500.00
		Person Who Was Paid					
		20 South Clark Street	28th Floor				
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website addre					
		Person Who Made the	Payment, if No	t You			
		Person Who Was Paid	i				
		Number Street					
		City	State	Zip Code			
		Email or website addre	ess				
		Person Who Made the	Payment, if No	t You			

Debtor 1 Untryn Case 16-19624 Doc 1 Filed 06/45/46 Entered 06/45/46 Ak3:04:24 Desc Main

Deb	tor 1	Untryn Case 16-19624 First Name		d 06/145/16 ocument	Entered 06/16 Page 48 of 71	/16 /12:04:	24 Desc	Main	
17.	you	nin 1 year before you filed for deal with your creditors or to not include any payment or transfe	make payments to you	r creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	ordin Inclu trans	nin 2 years before you filed for nary course of your business ade both outright transfers and traffers that you have already listed No Yes. Fill in the details.	or financial affairs? ansfers made as security					-	
	ш	res. I ill ill the details.		Description and property transfe			property or paymets		Date transfer was made
		Person Who Received Transfe	r						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfe	r						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for see are often called asset-protect		transfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		5					5
				Description an	d value of the property	transferred			Date transfer was made
		Name of trust							
			_						

	First Name	Middle Name	Documetht me	Page 49 of 71							
Part 8:	Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units										

	or tra	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.									
		No Yes. Fill in the details.									
				Last 4 digits of account number	Type of instrun	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
		Person Who Was Paid		— XXXX-	_	ecking <i>v</i> ings					
		Number Street		-		ney market okerage ner					
		City State	Zip Code	<u> </u>							
		Person Who Was Paid		— XXXX-		ecking vings					
		Number Street		<u> </u>	Bro	ney market kerage					
		City State	Zip Code	<u> </u>	Oth	ner					
21.	valua	ou now have, or did you hables? No Yes. Fill in the details.	ave within 1 year befo	ore you filed for bankruptcy, a	ny safe deposi	t box or other depositor		cash, or other Do you still have it?			
		Name of Financial Institution		Name				□ No			
		Number Street		Number Street				Yes			
				City State	Zip Code						
		City State	Zip Code	·	·						
22.	V	e you stored property in a so No Yes. Fill in the details.	storage unit or place	other than your home within	1 year before y	ou filed for bankruptcy	?				
				Who else had access to it?		Describe the contents	S	Do you still have it?			
		Name of Storage Facility		Name				☐ No ☐ Yes			
		Number Street		Number Street							
				City State	Zip Code						
		City State	Zip Code								

Deb	tor 1	Untryn Case 16-19624 Doc 1 First Name Middle Name	Filed 06/ Docum	<u>115√116 Er</u> ënit ^{me} Paç	ntered 06/1 ge 50 of 71	5/11-6 ഷി:04: <u>24 Desc Mai</u> i	n
Pari	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Do y	you hold or control any property that someone No Yes. Fill in the details.	e else owns?	Include any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	Too. I ill ill tille detaile.	Where is the	he property?		Describe the contents	Value
		Owner's Name	Number Str	reet		-	
		Number Street				-	
			_	_		_	
			City -	State	Zip Code		
		City State Zip Code					
Par	10:	Give Details About Environmental In	formation				
For		urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear	nto the air, land	d, soil, surface wa	ater, groundwater,	•	
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo		nvironmental law,	whether you now	own, operate, or utilize it	
		lazardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep	ort al	I notices, releases, and proceedings that you know	about, regardl	ess of when they	occurred.		
24.	Has	any governmental unit notified you that you r	may be liable	or potentially lia	able under or in	violation of an environmental law?	
	✓	No					
	П	Yes. Fill in the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
			Governme	illai uilli		Environmentariaw, ii you know it	Date of flotice
		Name of site	Governmen	tal unit			
		Number Street	Number Str	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	rdous material	?		
	V	No					
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	tal unit		-	
		Number Street	Number Str	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debto	r 1	Untryn Case 16-19624 First Name			Entered 06/15 Page 51 of 71	√16@3:04: <u>24</u>	Desc Main
26. H	lav	e you been a party in any judicia	al or administrativ	e proceeding under	any environmental law	? Include settlements	and orders.
	 	No					
L	_	Yes. Fill in the details.	(Court or agency		Nature of the case	Status of the
		Case title					case Pending
				Court Name			On appeal
		Case number	ī	Number Street			Concluded
			-	City State	e Zip Code		<u> </u>
Part 1	1:	Give Details About Your I	Business or Co	onnections to Ar	ny Business		
27. V	Nith	nin 4 years before you filed for b	pankruptcy, did yo	u own a business or	have any of the follow	ing connections to an	y business?
		A sole proprietor or self-empl	oyed in a trade, pro	fession, or other activi	ity, either full-time or part-	-time	
		A member of a limited liability	company (LLC) or	limited liability partner	rship (LLP)		
		A partner in a partnership An officer, director, or manag	ing executive of a c	orporation			
		An owner of at least 5% of the	e voting or equity se	ecurities of a corporation	on		
[No. None of the above applies. Go Yes. Check all that apply above an		alow for each husiness	2		
	_	res. Oncor all that apply above all	a iii iii tiic detaiis b		ture of the business		entification number Do not al Security number or ITIN.
		Business Name		_		EIN:	
		Number Street				Dates busine	ess existed
		- Street		Name of accour	ntant or bookkeeper		
		City State	Zip Code			From	To
				Describe the na	ture of the business		entification number Do not all Security number or ITIN.
		Business Name		_		EIN:	
		Number Street		Name of account	ntant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
				Name of accoun	ntant or bookkeeper	F	To
		City State	Zip Code			From	То

Debtor	1 <u>Untryn Case 16-19624</u> First Name			<u>ed</u> @6/41/5/1166/11/3004: <u>24</u> 52 of 71	Desc Main
	lithin 2 years before you filed for leditors, or other parties.		_	anyone about your business? Inc	clude all financial institutions,
∑	No Yes. Fill in the details below.				
	_		Date issued		
	Name		MM/DD/YYYY		
	Number Street				
	City State	Zip Code			
Part 12	Sign Below				
and	d correct. I understand that makir	ng a false statement, o up to \$250,000, or impr	concealing property, or obt isonment for up to 20 year	and I declare under penalty of per aining money or property by fraud s, or both. 18 U.S.C. §§ 152, 1341, 1	l in connection with a
	Signature of Debtor			Signature of Debtor 2	
	Date 6/15/2016			Date	
Dic	d you attach additional pages to Y No Yes	our Statement of Fina	ancial Affairs for Individua	ls Filing for Bankruptcy (Official F	orm 107)?
Dic	d you pay or agree to pay someon	e who is not an attorn	ey to help you fill out bank	ruptcy forms?	
✓	No				
				Attach the Bankruptcy Petition	

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

l.aa.	Hotom Islandon	Northern Distr	Casa Na	
In re	Untryn Johnson Debtor		Case No.	(If known)
			Chapter	Chapter 13
1	DISCLOSURE OF Pursuant to 11 U.S.C. § 329(a) and F		N OF ATTORNEY FO	
	compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.0
	Prior to the filing of this statement I	have received		\$500.0
	Balance Due			\$3,500.0
2.	The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify))	
3.	The source of the compensation paid	I to me is:		
	✓ Debtor	Other (specify))	
4.	I have not agreed to share the all members and associates of my		tion with any other person unless th	ey are
		w firm. A copy of the agre	with a other person or persons who ement, together with a list of the n	
5.	In return for the above-disclosed fee a. Analysis of the debtor's finance bankruptcy;	_	legal service for all aspects of the b g advice to the debtor in determinin	
	b. Preparation and filing of any p	petition, schedules, statem	nents of affairs and plan which may	be required;
	c. Representation of the debtor a	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy ma	tters;
6.	By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a comple debtor(s) in this bankruptcy proceeding		ment or arrangement for payment t	o me for representation of
	6/15/2016		/s/ Jason Diaz	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-19624 Doc 1 Filed 06/15/16 Entered 06/15/16 13:04:24 Desc Main UNITED STATES BANKBURG CYCOURT Northern District of Illinois

In re:	Johnson, Untryn	Case No	
_	Debtor(s)	0436 110.	
		Chapter.	Chapter13
	VERIFICATION	FICATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify	that the attached list of creditors is true and co	orrect to the best of their knowledge
Date:	6/15/2016	/s/ Johnson, Untryn	
-		Johnson, Untryn	

Signature of Debtor

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U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

CREDIT ACCEPTANCE PO BOX 513 Southfield , MI 48037 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN 56303 USA

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216 USA

CREDIT COLL Po Box 9136 Needham Heights , MA 02494 USA

SNOW & SAUER 203 E BERRY ST FORT WAYNE , IN 46802 USA

GLA COLLECTION CO INC 2630 GLEESON LN LOUISVILLE , KY 40299 USA

IL DEPT OF HEALTHCARE 100 South Grand Ave E Springfield , IL 62704 USA

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622 USA Case 16-19624 Doc 1 Filed 06/15/16 Entered 06/15/16 13:04:24 Desc Main MEDICREDIT, INC Document Page 60 of 71

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS, MT 63043 USA

check into Cash 1637 S. Cicero Cicero , IL 60804 USA

PLS Financial Services, Inc. 920 South Western Ave Chicago , IL 60643 USA

American Financial Choice 1525 E. 53rd St. Chicago , IL 60615 USA

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK , IL 60523 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Sprint PCS PO Box 1769 Newark , NJ 07101 USA

VERIZON WIRELESS PO BOX 4002 Acworth , GA 30101 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181 USA

Peoples Gas 200 E. Randolph Chicago , IL 60601 USA

Pangea Real Estate PO BOX 809009 Chicago , IL 60680 USA

IL DEPT OF HEALTHCARE 100 South Grand Ave E Springfield , IL 62704 LISA

Case 16-19624 Doc 1 Filed 06/15/16 Entered 06/15/16 13:04:24 Desc Main Documentary Page 61 of 71° Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 25,001-50,000 **✓** 1-49 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$500,000,001-\$1 billion \$1,000,001-\$10 million 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million \$0-\$50.000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10.000.000.001-\$50 billion liabilities to be? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Untryn Johnson Signature of Debtor Signature of Debtor 2 Executed on ___6/15/2016 Executed on _

MM / DD / YYYY

MM / DD / YYYY

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	0430 10 1302	The Door	Page 69	-£-74-	Descritain
Fill in this informa	ation to identify your case	:			
Debtor 1	Untryn		Johnson	<u></u>	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					passing
Official F	Form 106De	C			Check if this is ar amended filing
Declarat	ion About a	_ n Individual De	ebtor's Schedu	ıles	12/15
You must file this property by frau 1519, and 3571. Part 1: Sign	d in connection with a	ile bankruptcy schedules d bankruptcy case can result	or amended schedules. Mak t in fines up to \$250,000, or i	imprisonment for up to 20 yea	ling property, or obtaining money or ars, or both. 18 U.S.C. §§ 152, 1341,
Did you pa	,, , , , , , , , , , , , , , , , , , ,	eone who is NOT an attorne	ey to help you fill out bankru Attach Bankruptcy F Signature (Official F	Petition Preparer's Notice, Decla	ration, and

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 6/15/2016

Debtor 1	Case 16-19624 Untryn First Name	Doc 1 File	d 06/15/16 ocumidation	Entered 06/15/16 13:04:24 Page 63 of 71 number (if known)	Desc Main
	nin 2 years before you filed for litors, or other parties.	bankruptcy, did you ç	give a financial s	tatement to anyone about your business? In	clude all financial institutions,
	No Yes. Fill in the details below.				
***************************************			Date issued		
	Name		MM/DD/YYYY		
	Number Street		_		
	City State	Zip Code			
and o	correct. I understand that mak ruptcy case can result in fines	ing a false statement, up to \$250,000, or imp	concealing prop	tachments, and I declare under penalty of pe perty, or obtaining money or property by frau p to 20 years, or both. 18 U.S.C. §§ 152, 1341,	d in connection with a
	/s/ Untryn Johns Signature of Debto		John	Signature of Debtor 2	
	Date 6/15/2016	/ \		Date	
Did y	ou attach additional pages to	Your Statement of Fi	nancial Affairs fo	or Individuals Filing for Bankruptcy (Official	Form 107)?
Samuel generate	No Yes				
Did y	ou pay or agree to pay some	one who is not an atto	rney to help you	fill out bankruptcy forms?	
gastang	No				
	Yes. Name of person			Attach the Bankruptcy Petitio Declaration, and Signature (C	•

Case 16-19624 Doc 1 Filed 06/15/16 Entered 06/15/16 13:04:24 Desc Main **UNITED STAPLES BARKEUP A COURT**

Northern District of Illinois

in re: _	Debtor(s)	Case No	
		Chapter	Chapter13
	VERIFIC	CATION OF CREDITOR MATE	RIX
	The above named Debtors hereby verify the	hat the attached list of creditors is true an	d correct to the best of their knowledge.
Date:	6/15/2016	/s/ Johnson, Untryn Johnson, Untryn	artyn Johnson

Debto		Case 16 Untryn First Name	-19624	Doc 1	Filed 06/15/16 Documentary	Entered 06/15/16 13:04:24 Page 65 of 71	Desc Main	
16.	Calo	culate the median fa	amily income	that applies	to you. Follow these step	OS:	man a summative (Compression in the tradeous tradeous (Auto) of the compression in the co	The first management months are a parameter at a section of a section
	16a.	Fill in the state in w	hich you live.		Illinois			
	16b.	Fill in the number of	f people in yo	ur household.	2			
	16c.	Fill in the median fa To find a list of appl also be available at	icable mediaı	n income amo		link specified in the separate instructions for this	form. This list may	\$63,896.00
17.	Hov	v do the lines comp						
	17a.	U.S.C. § 1325	s than or equa (b)(3). Go to	al to line 16c. C Part 3. Do NO	On the top of page 1 of this OT fill out <i>Calculation of E</i>	s form, check box 1, <i>Disposable income is not de</i> Disposable Income (Official Form 122C-2).	ermined under 11	
	1 7b.	1325(b)(3). Go current monthly	to Part 3 ar y income from	nd fill out Cal i line 14 above	lculation of Disposable	ck box 2, Disposable income is determined unde Income (Official Form 122C-2). On line 39 of	r 11 U.S.C. § that form, copy your	
Part					Under 11 U.S.C. §1	325(b)(4)		\$148.00
		y your total averag				e is not filing with you, and you contend that calc	ulating the	φ140.00
19.	com	nuct the marital adj nitment period unde	ustment it it r 11 U.S.C. §	applies. ir yo 1325(b)(4) allo	ows you to deduct part of y	rour spouse's income, copy the amount from line	13.	
		. If the marital adjust						-\$0.00
	19b	Subtract line 19a	from line 18					\$148.00
20.	Cal	culate your current	monthly inc	ome for the y	vear. Follow these steps:			#149.00
	20a	. Copy line 19b.						\$148.00
		Multiply by 12 (the	number of mo	onths in a year).			x 12
	20b	. The result is your o	current month	ly income for t	he year for this part of the	form.		\$1,776.00
	20c	. Copy the median fa	amily income	for your state a	and size of household from	n line 16c.		\$63,896.00
21.	NO.	w do the lines comp Line 20b is less thar period is 3 years. G	line 20c. Unl	ess otherwise	ordered by the court, on the	he top of page 1 of this form, check box 3, The ∞	mmitment	
	П	Line 20b is more that commitment period is			ss otherwise ordered by th	ne court, on the top of page 1 of this form, check l	oox 4, The	
Part	4:	Sign Below						
		By signing here, I d	eclare under	penalty of perj	ury that the information on	this statement and in any attachments is true an	id correct.	
		/s/ Untryn Jo		Inter	John	Signature of Debtor 2		
		Date 6/15/201 MM/ DD		V		Date		
		If you checked 17a If you checked 17b	, do NOT fill o , fill out Form	out or file Form 122C-2 and file	1 122C-2. e it with this form. On line 3	39 of that form, copy your current monthly income	e from line 14 above.	
gr. en ger een		e i professoa Malandri (S. Characteriore I de la crista de destinación que en 1 april 10.		and the second s	egyppochemick (a secretary of the control of the co	randa (k. 1907) - de en komenta de en 2000 - En frança de en en Sadada (en en de en	euriana) igi 1995 mesumes in galerium memi se	and general control of the following two services of the control o

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 500.00 toward the flat fee, leaving a balance due of \$ 3500.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

he Debtor(s)

Date:

Signed:

Debtor(s)

Do not sign this agreement if the amounts are blank.